## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:	
	Confirmation No.: 7646
Dale W. Malik	0 4 4 11 7 04 54
Serial No. <b>10/820,374</b>	Group Art Unit: 2151
Genal No. 10/020,374	Examiner: Trevillian H. Highter
Filing Date: <b>2004-04-08</b>	_
For: CHEST ACCOUNT LIFE CYCLE	Docket No. <b>190250-1910</b>

For: GUEST ACCOUNT LIFE CYCLE

## **INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Sir:

This information disclosure statement is filed in accordance with 37 C.F.R.  $\S\S$  1.56, 1.97, and 1.98, and specifically:

under 37 CFR 1.97(b), or (within Three months of filing national application or date of entry of international application, or before mailing date of first office action on merits, whichever occurs last)
under 37 CFR 1.97(c) together with either a:  Statement Under 37 C.F.R. 1.97(e), or  a \$180.00 fee under 37 CFR 1.17(p), or  (After the CFR 1.97(b) time period, but before the final office action or notice of allowance, whichever occurs first)
under 37 CFR 1.97(d) together with a:  Statement under 37 CFR 1.97(e), and a \$180.00 petition fee set forth in 37 CFR 1.17(p). (Filed after final office action or notice of allowance, whichever occurs first, but before payment of the issue fee)

At any time during the pendency of this application, please charge any fees required to Deposit Account 20-0778 pursuant to 37 CFR 1.25. The Commissioner is hereby requested to credit any overpayment to Deposit Account No. 20-0778.

Applicant(s) submit herewith PTO/SB/08a - Information Disclosure Statement by Applicant together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56. While a legible copy of each document required under 37 C.F.R. §1.98(a) is provided, copies may not be provided for documents in accordance with 37 C.F.R. §1.98(d).

A concise explanation of the relevance of foreign language patents, foreign language publications
and other foreign language information listed on PTO/SB/08a - Information Disclosure Statement by
Applicant, as presently understood by the individual(s) designated in 37 CFR 1.56(c) most
knowledgeable about the content is given on the attached sheet, or where a foreign language patent
is cited in a search report or other action by a foreign patent office in a counterpart foreign application
an English language version of the search report or action which indicates the degree of relevance
found by the foreign office is listed on the form PTO/SB/08a - Information Disclosure Statement by
Applicant and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application does not exist. Any statements or identifications regarding the relevance of any portion(s) of cited references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence of such statements or identifications should not be construed as representations that there are no relevant portion(s). The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08a - *Information Disclosure Statement by Applicant* to indicate the documents have been considered.

Respectfully Submitted,

THOMAS, KAYDEN, HORSTEMEYER & RISLEY, L.L.P.

By:	/CWG/	
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